

BUDGET INCOME AND EXPENSES

DATE:		Credit Score		co-borrower		Work #	
NAME:						Cell #	
ADDRESS						Home #	
Monthly Income							
			Annual Income	Gross Income	Net Income		
Salary/wages-1						Monthly Income	
Salary/wages-2							
Salary/wages-3							
Rental income							
Other Income*							
Total income						Gross	Net
* Other income includes: child support/alimony, pension, interest/dividends, public benefits and any other sources of income.							
Mortgage Details							
Mortgage Holder -1				Loan Number			
Principal Balance							
Interest	Original rate	current rate	Reset Date	Reset Interest Rate			
Terms							
Mortgage Holder -2				Loan Number			
Principal Balance							
Interest	Original rate	current rate	Reset Date	Reset Interest Rate			
Terms							
Total Outstanding Mortgages							
Monthly Obligations							
1st Mortgage							
2nd Mortgage							
Taxes							
Property Insurance							
Condo Fees							
Car Note							
Credit cards & Unsecured loans:							
Company	Balance	Monthly Payment					
Total Unsecured Debt							
Student Loans							
Maintenance/upkeep							
Transportation							
Water & Sewer							
Gas for Auto							
Life Insurance							
Auto Insurance							
Cell phone and Home phone							
Childcare							
Cable							
Beauty/Barber							
Electric							
Heating Expense							
Other:gas for hot water and cooking							
Clothing/laundry & cleaning							
Medical/dental expenses							
Alimony or Support paid							
school expenses							
Charity/Church							
Recreation							
Other: please list							